Final Report of:

THE SASKATCHEWAN ENTREPRENEUR INSTITUTE ADVISORY BOARD

Prepared for:

THE MINISTER OF ECONOMIC DEVELOPMENT AND TOURISM

September, 1988

CHAIRMAN'S TRANSMITTAL

September 30, 1988

Honourable Joan Duncan
Minister of Economic Development and Tourism
Legislative Building,
Regina, Saskatchewan

Madame Minister:

In December, 1987, the Honourable Graham Taylor, established a ministerial advisory board to examine entrepreneurial issues and to make recommendations with respect to a Saskatchewan Entrepreneur Institute.

The first meeting of the Saskatchewan Entrepreneur Institute Advisory Board was held in January, 1988. The Advisory Board has heard from numerous groups and individuals regarding their views and suggestions on entrepreneurship. A common theme in the discussions was a consensus that entrepreneurship is vitally important to this province's economic diversification and growth.

I have the pleasure of submitting this report on behalf of your Advisory Board.

As Chairman, I thank the members of the Advisory Board for their commitment and dedication to this task. I believe the members would agree that this process was a most informative and rewarding experience.

On behalf of all members, thank you for the opportunity to participate in this very important government initiative.

Respectfully,

A. E. Nicholson,
Chairman

EXECUTIVE SUMMARY

The Government of Saskatchewan recognizes the importance of entrepreneurship in Saskatchewan. Consequently, in the 1987 Throne Speech, the government announced its intention to establish a Saskatchewan Entrepreneur Institute. To provide the specifics for this Institute, an Advisory Board was created in December of 1987. This Advisory Board, reporting to the Minister of Economic Development and Tourism, was comprised of representatives from business, education and government. The mandate of the board was to '...assess existing entrepreneurial programs and make recommendations for the creation of the Saskatchewan Entrepreneur Institute.'

The Saskatchewan Entrepreneur Institute Advisory Board recommends that:

1. **The Government of Saskatchewan establish a Saskatchewan Entrepreneur Council.**
2. **The mission of the Council be to foster and enhance entrepreneurial development in Saskatchewan.**
3. **The Objectives of the Council be:**
   - **A. to improve societal attitudes towards entrepreneurship;**
   - **B. to enhance the availability of information related to entrepreneurship;**
   - **C. to facilitate the development of networking mechanisms to benefit entrepreneurs;**
   - **D. to conduct research related to entrepreneurship; and**
   - **E. to identify and advise on the educational needs of entrepreneurship.**
4. **The Structure of the Council will be:**
   - **A. administered by a 12 member Board of Directors, who demonstrate a commitment to entrepreneurship and the objectives of the Council;**
   - **B. directed by a General Manager who will oversee the Council's operation and implement the policies of the Board of Directors; and**
   - **C. initially funded by the Government of Saskatchewan with a long-term objective of equal partnership with the private sector.**

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INTRODUCTION

Entrepreneurs with their energy and ideas will fuel the Saskatchewan economy as it moves into the 21st century. Entrepreneurs and entrepreneurship are important to the creation of small businesses. The nurturing of entrepreneurship can therefore have a tremendous long-term impact on the provincial economy.

% Contributed to Net Job Creation

Size of Business by Number of Employees

Small business development provides Saskatchewan with opportunities to diversify and offset the potential effects of economic recession. Since 1981, and consistent with other provinces, businesses in Saskatchewan with under 50 employees have been the major contributors to new employment, even in recessionary periods when larger firms are laying off people.[1]

WHAT IS ENTREPRENEURSHIP?

A critical element to any discussion on entrepreneurship is the definition used. Although there are varying perceptions of the term 'entrepreneurship', the Advisory Board adopted the following definition for the purposes of its discussion and report:

> **"Entrepreneurship is defined as the act of organizing, managing and assuming the financial and other risks of business enterprise."[2]**

Part of the task of defining entrepreneurship is understanding the characteristics of the entrepreneur. While entrepreneurs are not a homogeneous group, they do have certain

attributes in common: an entrepreneur is willing to accept the risks associated with a new idea or enterprise; the prime motivation for an entrepreneur may not be the creation of wealth; entrepreneurs have a need for personal achievement -- a need satisfied by creating new products and services that are meaningful to themselves as well as the market place; is somewhat intolerant of traditional channels of operation and approval; and seeks freedom for individual action. Capital earned in enterprises allows entrepreneurs to take risks or pay for their own mistakes without having to justify decisions to anyone. This commitment to action and the entrepreneur's drive to introduce new products and services is a major benefit for any economy. The Board believes the most important feature of any definition is the implied end result of entrepreneurship, namely individual and business growth and employment creation.

ENTREPRENEURIAL INITIATIVES IN OTHER JURISDICTIONS

Every major industrial country has some form of organization designed to assist and support the entrepreneur or small business person. These enlightened countries recognize the importance of the entrepreneur to the continued growth and prosperity of their economy. These organizations may be general support mechanisms or designed to target a specific range of needs for the entrepreneur. Many of these institutes or centres are attempting to accomplish the same objectives as identified in Saskatchewan.

Within Canada several provinces have created organizations to support entrepreneurship. These organizations have a variety of goals, from training and research to financial support. Many of these agencies work in conjunction with existing organizations within the educational system, government, and the private sector. As a result of the regional differences, the goals and objectives of these organizations vary widely.

In Ontario, there are various initiatives related to entrepreneurial assistance. For example, several universities provide counselling services for new and existing entrepreneurs. There are also Innovation Centres which are operated through universities and community colleges that help in commercializing a business opportunity. A recently announced provincial initiative is the Centres for Entrepreneurship. These Centres, operated through existing educational facilities, provide a direct advisory service to entrepreneurs and are involved in the promotion of entrepreneurial awareness.

In Quebec, the provincial government has taken a keen interest in entrepreneurial development. Although their activities primarily relate to the promotion of the entrepreneurial alternatives, the provincial government is also involved in providing financial assistance to various groups involved in similar activities. An example is the Entrepreneurship Foundation whose mission is to identify and free entrepreneurs to maximize their contribution to the economy's well-being.

The Northern Alberta Institute of Technology (NAIT) has created a Centre for Entrepreneurship. This Centre is part of the Continuing Education Division at NAIT and has taken a two-pronged approach, providing training programs/classes and counselling/workshop services. The Centre serves the City of Edmonton and surrounding area.

A National Institute for Entrepreneurship is to be established by the federal government. The goals of this national institute will be to stimulate research into entrepreneurship, develop networks amongst entrepreneurs, promote awareness of entrepreneurship through the educational system, and act as an easily accessible pool of ideas for the entrepreneurial community, both academic and business.

The United States has a host of programs and organizations designed to assist small business and the entrepreneur. There are state government agencies which assist small businesses. There is also a large number of private sector organizations whose goal is to promote entrepreneurship. These organizations take many forms, ranging from affiliations with

universities to purely for-profit companies. A service industry has developed in the U.S. which specifically caters to the entrepreneur and small business person.

In the United Kingdom (U.K.), Business in the Community (BIC) is an organization which works in partnership with business, central and local governments, chambers of commerce, trade unions, professional and educational organizations. Participating members support the work of BIC in several ways; contributing financially; providing staff to BIC, local partnerships with small business; and by becoming involved in a wide range of pilot schemes and other local activities. The BIC organization helps set up and support independent business-led local partnerships, usually taking the form of Enterprise Agencies. The role of these agencies is to assist in the development of new and existing small businesses in an effort to promote economic growth and increase employment opportunities in the communities. The objective of the Enterprise Agency is to respond through practical action to the economic, social and environmental needs of their communities.

Although Saskatchewan's economic structure is somewhat different from that of other countries or regions within Canada, it was surprising that many current initiatives parallel the Advisory Board's view on what should be done in this province. While goals and objectives of institutes in other locals may be similar, the Advisory Board believes that the characteristics of the Saskatchewan environment should play a determining role in any efforts made toward improving the opportunities for small business and entrepreneurs.

Different regions in Canada may have different needs and different resources with which to address them. Any entrepreneurship organization will have to experiment and innovate to find the best approach to successful public/private partnership in Saskatchewan. This calls for creativity and determination, but it also requires a detailed knowledge of local conditions and factors that are likely to influence the success of their efforts. The Advisory Board has made a detailed study of the issues affecting small business and entrepreneurs in Saskatchewan. These issues will be the determining factors in the creation of an organization designed to assist the small business person and entrepreneur.

ENTREPRENEURIAL ISSUES

Saskatchewan Entrepreneur Council

At present, there are a number of private and public sector initiatives designed to assist Saskatchewan entrepreneurs. Consequently, the Advisory Board questioned the need for another body, like a Saskatchewan Entrepreneur Institute. The reason became obvious. There is a lack of co-ordination and centralization and the absence of a focal point for entrepreneurship within Saskatchewan.

Given limited resources, many agencies provide valuable programs and services to Saskatchewan entrepreneurs. At the same time, certain programming could be enhanced significantly if there were a central body representing and articulating the needs of entrepreneurs. A new and identifiable body, dedicated to serving the needs of Saskatchewan entrepreneurs, could assist in developing an effective and efficient system which would ultimately benefit the entire province of Saskatchewan.

Entrepreneurship is one alternative for economic development. Other approaches are available such as sectoral targeting, industrial development and enhancement, or focusing on specific growth firms. The most important feature of the entrepreneurial strategy is that it is targeted towards people; it is less dependent upon the economic cycles. Saskatchewan's population continues to demonstrate that they possess the entrepreneurial spirit. A facilitator is

required to focus this spirit and initiative. **The Advisory Board believes there is a need for a Saskatchewan Entrepreneur Council, to provide a focal point to address entrepreneurial needs and issues.**

Although the Board's past discussions utilized the term "Institute", the members felt that there are inappropriate connotations associated with this term. Consequently, the term "Institute" should be replaced with "Council" which would be more in keeping with the Advisory Board's vision for this organization.

Financing

A common theme repeated at all public hearings was that financing is a major obstacle for Saskatchewan small business and entrepreneurs. This problem emerges in two areas: financing for start-ups and for growth or expansion. Fast-growth firms often cannot generate enough cash flow to sustain their own growth, and must seek outside sources for financing. New firms usually are created by single or small groups of individuals who do not have all the necessary initial financial resources.

The issue of access to credit and lending conditions is a sensitive one. The Advisory Board heard from the Department of Consumer and Commercial Affairs on the question of women's access to financing. The Department conducted a study of discriminatory practices on the part of lending institutions. One of the main recommendations was that education and information must be provided to entrepreneurs about commercial lending practices and procedures.

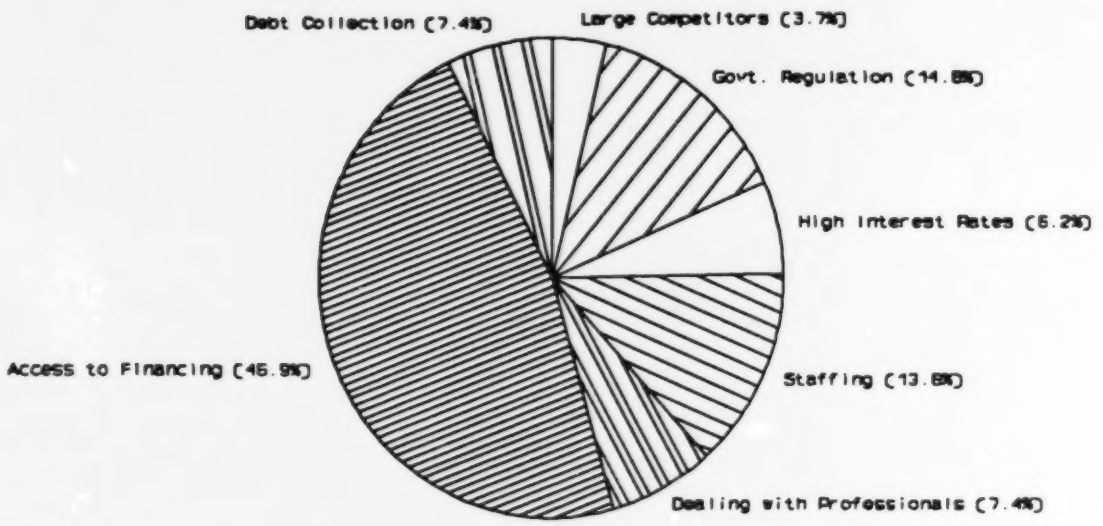
There are a number of specific issues that were addressed to the Board relating to financing:

1. For existing small business, availability of financing is not the major obstacle. The most commonly cited problem is the conditions attached to financing. In the Canadian Federation of Independent Business (CFIB) survey taken in December 1987, only 15.6% of existing small businesses considered availability of financing a problem. In evaluating banking services, Saskatchewan members indicated relatively high satisfaction with their bankers in terms of putting a financing package together, knowing the business sector, and having enough time for the business. However, they were considerably less satisfied with the terms of collateral and security required by banks.

2. For new businesses the situation is more complex, with problems in both accessing financing and with loan conditions. A recent University of Regina survey indicated that 47% of new businesses found financing to be their greatest problem. In many cases the lack of previous financial management experience was the reason for having this difficulty.(See Graph on next page)

Problems Most Frequently Encountered

By New Small Businesses in Sask.



University of Regina, Survey of New Businesses, 1986

3. Long-term capital needs of existing businesses also appears to be a problem. This is especially true with fast-growth firms which do not have the cash flow to sustain their growth.

In Saskatchewan, these are concerns that are relevant to keeping business within the province.

The Advisory Board recognized that there have been many federal and provincial program initiatives related to the financing of business. There is concern, however, that these programs may not be as effective as they should be. Saskatchewan faces a competitive environment and should at least have business programs as effective as other jurisdictions. Therefore, these programs should be designed to suit the business needs in the province.

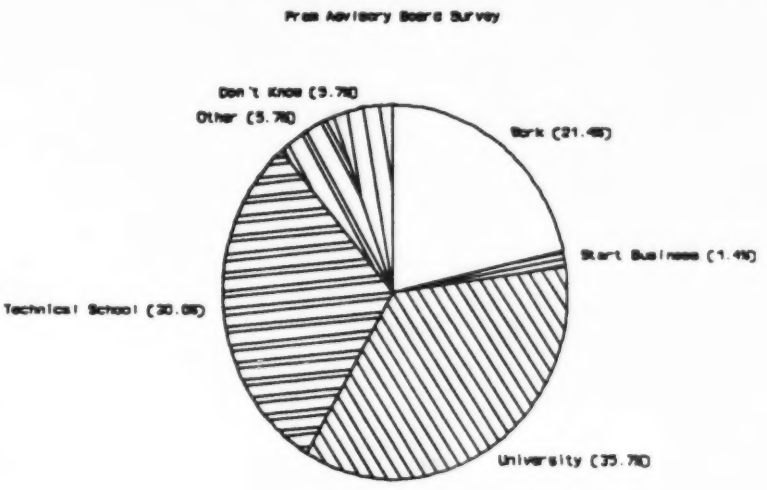
The Saskatchewan Entrepreneur Council should not deliver financial assistance programs to Saskatchewan entrepreneurs. However, there is a role for the Council to play in assessing the potential of existing private and public financial assistance programs, providing advice to entrepreneurs on the inter-relationship among existing programs, and identifying gaps or overlaps in the portfolio of existing programs.

Communication about financial assistance programs is a major impediment to small business and entrepreneurial development within the province. The Advisory Board found a great deal of confusion on the part of business as to what assistance was available. There must be clear, concise communication about what financing options are available to small business and the entrepreneur. **The Entrepreneur Council should communicate on an ongoing basis, the financial programs and services which are available to Saskatchewan Entrepreneurs.**

Education

Students in the province's educational system generally do not understand the role of business in our economy. This view was continually reinforced and supported at the various public meetings held by the Board. As a result, very few graduates view starting a small business as a career alternative.

Future Plans of Students



The Advisory Board visited three high schools to discern the level of understanding and interest in business and entrepreneurship among students. While at the schools, the Advisory Board had students complete a short questionnaire dealing with business and their future plans. Of the respondents, less than 5% were considering self-employment or starting a small business as a future option.

If the educational system has some responsibility for instilling the values and beliefs which are consistent with the entrepreneurial spirit, more attention is required in encouraging initiative, risk-taking, independent thinking, creative problem solving, and a sense of responsibility in students. Moreover, it was clear from the public meetings that a good basic education is vital in helping to develop these skills. Inserting a required component at some specific level into the K-12 curriculum is not a viable solution to the problem. Rather, it was felt that there was a need to integrate these concepts into the curriculum at various levels, so that students could build their understanding of how business and commerce link to the economic and social well-being of the province.

Business and education are often viewed as two solitudes, with neither understanding the other. While a number of initiatives have been taken to bring the education system and the business community together, the potential and desirability of additional linkages is strong, in fact, these partnerships are growing throughout North America. The Council can assist in promoting these linkages in Saskatchewan.

However, the Council will not be involved in the delivery system for educational programs. The present structures are well-equipped to handle this function. **The Saskatchewan Entrepreneur Council should work in conjunction with all levels of the educational system to promote an awareness of entrepreneurship. The Council should also provide advice and input on new and existing programs at different educational levels, in relation to the educational needs of small businesses and entrepreneurs.**

The two universities in Saskatchewan are major supporters of small business and entrepreneurship in that they both offer undergraduate and graduate degrees in Business Administration/Commerce. As well, the University of Regina, through its Cooperative Work Study Program, gives students an opportunity to gain work experience while pursuing their educational goals.

Interest in Business Administration/Commerce among young people in Saskatchewan is very high, resulting in the universities having to admit only the most qualified students. Unfortunately, this interest also results in some students being unsuccessful. To overcome this situation and increase the number of business graduates, more resources must be allocated by both universities to their Business Administration/Commerce faculties. **The Advisory Board believes that investment in human resources must be a top priority for the Government of Saskatchewan if the province is to remain competitive.**

University students in faculties other than business have little access to entrepreneurial training. Our two universities should be encouraged to provide educational opportunities in entrepreneurship to students in such areas as Engineering, the Sciences, and the Fine Arts. There may be a role for the Entrepreneur Council to play in nurturing this process.

The Saskatchewan Institute of Science and Technology and the regional colleges offer an excellent conduit for the training of small business and entrepreneurs. These schools already offer a number of programs geared toward small business and have expressed strong interest in expanding the services offered. There should be greater promotion of these programs and services. A coordinated effort must be made to integrate these programs with those at universities, the Business Resource Centres, and business associations. The Entrepreneur Council can assist in the promotion of these initiatives.

Societal Attitudes

The Advisory Board heard that entrepreneurs and small business in general, did not possess a positive public image. This view of such an important element to our economy is an impediment to the province's growth. As well, the Advisory Board believes that direct government initiatives to promote entrepreneurship may often be perceived as politically motivated, and therefore lose some credibility. While a number of Saskatchewan organizations carry out periodic activities to encourage entrepreneurship and public awareness, these activities are neither well coordinated nor funded.

Although present societal attitudes are a major impediment to entrepreneurship, these attitudes can be changed with the proper exposure of the benefits and successes of small business. Many organizations and individuals have expressed a willingness to assist in promoting a positive image for business and entrepreneurship within the province. What is needed is a single entity to lead and direct this energy.

The Entrepreneur Council, along with the business community, must also make the media coverage of business a positive influence and turn the media into supporters of business. The best way to improve the attitudes of Saskatchewan residents is to show Saskatchewan people succeeding.

A population which is significantly hostile or apathetic toward entrepreneurs is unlikely to encourage entrepreneurship in its midst. The Council may also wish to address promoting a positive image of doing business within Saskatchewan.

The Saskatchewan Entrepreneur Council should promote the contributions entrepreneurs make to the Saskatchewan economy as a means of changing the current societal attitude towards entrepreneurship. The Council will have to take the lead in promotion and act as a co-ordinator with other participating organizations and individuals.

Networks

Entrepreneurs and small business owners just starting out do not have any organization or agency through which they can talk to others with similar ideas and experiences. This initial contact phase is often the most difficult and time consuming. The creation of a structure which allows new people with new ideas, to talk with those "in the know" may do more to foster entrepreneurship than any training course. What is required is that these networks exist and individuals have easy access to them. This must be a top priority for the Entrepreneur Council as it will be in the best position for fulfilling this function.

This networking concept must also be expanded to include the educational system. Graduating university students have few opportunities to gain access to the local business networks which exist while attending university. As a result, they have few alternatives but to follow the structure created by companies recruiting new staff. Upon graduation, students at all levels of the educational system have had little experience or contact with the small business or entrepreneurial community. They have not been able to see or talk with people who have first hand knowledge of the risks and rewards of small business or entrepreneurial endeavors. This type of network must be created and nourished if new ideas are to flourish within the province.

The Advisory Board believes that improving the networking system within the province is an important step in entrepreneurial development. The Board also heard from many organizations and people who would be willing to assist the Council in this area. Business people are prepared to share their information and experience with others, but a forum for this type of interchange has to be created.

A well functioning system of both formal and informal networks is crucial if small business is to grow and develop in the province. Associations and other businesses are the most important source of information and advice for small business.[3] This function should be a priority for the Council. Such an important tool in development and the fermentation of new ideas cannot be simply left to chance. **The Entrepreneur Council can facilitate the development of networking mechanisms which will benefit new and existing entrepreneurs.**

Information

Small business and entrepreneurs need timely information if they are to compete in today's marketplace. Technological improvements have been erasing the geographical handicap Saskatchewan once faced, but the costs of obtaining information can still be prohibitive for small business or the entrepreneur. The Advisory Board recognizes that all information has costs associated with it, but there are opportunities to help reduce these costs for small business. Few small businesses can afford to expend scarce resources on information even though it may be critical for their success.

In addition to the costs associated with information, there is also a communication obstacle for entrepreneurs. A great deal of valuable information already exists, but small business and entrepreneurs do not know how to go about accessing it. In the public sector, information is often fragmented among various departments and a great deal of time must be spent finding which department or agency has the information. The Business Resource Centres provide a wealth of information, yet many people are unaware of this. There is a need to publicize where and what information is available. Information packages, which detail services, programs, and information sources, should be readily available to interested individuals. The Entrepreneur Council will be in a position to assist in gathering and providing this type of information.

Another problem encountered by small business when searching for information is the form the information takes. Information is often "raw data" and must be refined to be useful to the individual. This task generally falls upon the entrepreneur or small business owner, who may have little experience in this area. The Entrepreneur Council could help alleviate this

problem by providing some of the processed information and by advising government agencies on what type of information is most useful. To effectively adopt this role, the Council must possess a sufficient support capability.

This information access role will be of vital importance for the province for opportunities which might arise from initiatives such as the Free Trade Agreement. The Government of Saskatchewan has begun the process of identifying opportunities for Saskatchewan businesses, but a private sector component is needed as well. There should be an effective ongoing study of the market opportunities for small business and entrepreneurs wishing to sell internationally. This should be a joint effort between the public sector, private sector, and the Council to gather and distribute information which can help Saskatchewan businesses compete in a changing environment.

While departments and agencies offer numerous programs for assisting business start-ups and meeting ongoing needs, communication about the programs has been a major weakness in the present delivery system. Promotion about assistance programs would encourage individuals and entrepreneurs to pursue their business ideas. The Entrepreneur Council could assist by maintaining current listings on programs and provide information and advice on what services and programs may assist the small businesses and or entrepreneur.

In summary, there is a massive amount of useful 'business-related' information currently available which would assist in entrepreneurial development. Unfortunately, this information is fragmented and not readily accessible in one identifiable central source. As well, there are certain informational gaps which are an impediment to the entrepreneurial process. The Council should gather, store, and disseminate information, both in the general sense of where this information can be accessed and also in having comprehensive databases available for use by Saskatchewan's entrepreneurs.

Public Sector Involvement

Government regulation can often place the small business owner or entrepreneur at a disadvantage to the large or mid-sized firm. All regulations have costs associated with them; the larger firms are usually in a better position to absorb, analyze and comply with new regulations. Although the severity of the problem is of some debate, the concern is present. Consequently, the Advisory Board would suggest more attention be given to the implications of new and existing regulations which impact on Saskatchewan businesses.

Any taxation structure imposes impediments for individuals to undertake new ventures or operations. This is an issue which crosses many jurisdictional boundaries, but the Government of Saskatchewan must make an effort to improve this situation. The Advisory Board recognizes that this is a long-term goal, but the first steps must be taken if Saskatchewan is to remain competitive in the global market. The Entrepreneur Council could provide an independent voice to encourage this type of reform and provide advice on where and which changes might be considered.

The Government of Saskatchewan delivers a large number of assistance programs for entrepreneurs and small business people. These programs have been instrumental in diversifying the economy and creating new employment. However, there are co-ordination issues associated with agencies, departments and crown corporations delivering these programs. The government should give consideration to implementing a mechanism which periodically analyzes the efficiency and effectiveness of business-related programming and services. The Entrepreneur Council could take the small business perspective in assessing program impacts and make recommendations to government on needs not being addressed or overlap in programs.

Federal Policies

The federal government has announced the establishment of a National Institute for Entrepreneurship. The Saskatchewan Entrepreneur Council should closely interface with the national organization. This linkage can provide a valuable channel to address Saskatchewan business concerns at the federal level, such as duties, taxation, and transportation issues. The Advisory Board believes the Entrepreneur Council should pursue this avenue once it has been created.

COUNCIL'S MISSION AND STRUCTURE

The Advisory Board recommends the creation of a Saskatchewan Entrepreneur Council with the following mission:

> **The mission of the Saskatchewan Entrepreneur Council is to foster and enhance entrepreneurial development in Saskatchewan.**

The Advisory Board suggests the following as a structure for the Saskatchewan Entrepreneur Council:

Board of Directors

A 12 member Board of Directors should be drawn from the small business community, entrepreneurs, representatives of the educational system, business organizations, and the provincial government. Members selected to serve on the Council's board should demonstrate a commitment to entrepreneurship and a dedication to the objectives of the Council. Nominations for appointment to the Board of Directors should be solicited from private sector groups and organizations with which the Entrepreneur Council will in part represent and co-operate. Members of the board from government should be nominated or selected as the Government of Saskatchewan deems most appropriate and valuable. The Advisory Board feels members on the Council's board from government should be sufficiently senior to provide the needed interface with the provincial government.

The board members should exhibit a range of expertise in the areas which the Council will be active and be comprised of four members from the public sector and eight non-public sector members. The board should also have regional representation and address concerns of special interest groups. **In order for the Council to successfully fulfil the role defined for it, the Board of Directors should meet on a regular basis.** The Advisory Board also suggests some mechanism be in place to ensure participation by all board members.

Consideration should be given to a system whereby funding sources form the basis for authority to appoint to the Board of Directors. The Advisory Board proposes that initial funding is to come from the provincial government and therefore all members would be appointed by the government. In order for the Board of Directors and the Council to maintain a contemporary and creative attitude, the term of appointees to the Board of Directors should be limited to 3 years. As well, the replacement of members of the board should be staggered to provide the needed continuity for the Council.

Staffing

The Council should have one full-time General Manager to oversee daily operations and implement policies of the Board of Directors. The General Manager should exhibit the qualities necessary to make the Council a credible and motivating force for entrepreneurs and small business.

Permanent or semi permanent staff at the Council should consist of a number of professionals experienced in the areas the Council will address. The actual number of staff will depend upon goals set for the Council by the Board of Directors, but an initial number of three is suggested. The daily operations of the Council will require at least one additional support staff person.

Funding

The Advisory Board therefore recommends that the government provide the initial capital for creation of the Council and provide funding for its operating budget. Once established the Council should then seek additional funding from the private sector area. The Council should have a long-term goal of being positioned between government and the private sector. The Council should be created and operated outside the existing governmental structures. This positioning will allow for the most effective utilization of resources and provide the Council with the ability to represent entrepreneurs in an objective fashion and be perceived as doing so. **The Entrepreneur Council should have as a long-term objective, moving toward an equal partnership with the private sector.** If the Council is initially positioned in this way, such a transition may be easier to accomplish. (See Appendix 5 for structure chart) **As an option the Council should give serious consideration to the establishment of a foundation concept which would maximize private sector participation.**

While actual funding requirements will be dictated by the activities of the Entrepreneur Council, the Advisory Board estimates an annual operating budget for the Entrepreneur Council of approximately $350,000 plus an initial start-up cost of $100,000.

Reporting of the Council

The Council will report on its activities and entrepreneurship in the province on an annual basis. This annual report would be submitted to both the Government of Saskatchewan and to the general public.

CONCLUSION

During the course of the Board's activities numerous comments were heard with respect to the appropriate role for an Entrepreneur Council. This report provides the Advisory Board's vision for the mission and structure of a Council. The Advisory Board members appreciate that some may differ with this vision. The Entrepreneur Council cannot be expected to be all things to all people or to be able to address every concern raised. **An important element to the Advisory Board's conclusions is that the Council's mandate must be flexible** to meet the ever changing needs of Saskatchewan entrepreneurs and, indeed, Saskatchewan's economy.

SUMMARY OF CONCLUSIONS

1. The Advisory Board believes there is a need for a Saskatchewan Entrepreneur Council, to provide a focal point to address entrepreneurial needs and issues.

2. The mission of the Saskatchewan Entrepreneur Council is to foster and enhance entrepreneurial development in Saskatchewan.

STRUCTURE OF THE SASKATCHEWAN ENTREPRENEUR COUNCIL

3. A 12 member Board of Directors should be drawn from the small business community, entrepreneurs, representatives of the educational system, business organizations, and the provincial government. Members selected to serve on the Council's board should demonstrate a commitment to entrepreneurship and a dedication to the objectives of the Council.

4. In order for the Council to successfully fulfill the role defined for it, the Board of Directors should meet on a regular basis.

5. The Council should have one full-time General Manager to oversee daily operations and implement policies of the Board of Directors. The General Manager should exhibit the qualities necessary to make the Council a credible and motivating force for entrepreneurs and small business.

6. Permanent or semi permanent staff at the Council should consist of a number of professionals experienced in the areas the Council will address.

7. The Advisory Board recommends that the government provide the initial capital for creation of the Council and provide funding for its operating budget. Once established the Council should then seek additional funding from the private sector area. The Council should have a long-term goal of being positioned between government and the private sector.

8. The Entrepreneur Council should have as a long-term objective, moving toward an equal partnership with the private sector.

9. As an option the Council should give serious consideration to the establishment of a foundation concept which would maximize private sector participation.

10. The Council will report on its activities and entrepreneurship in the province on an annual basis.

ACTIVITIES OF THE SASKATCHEWAN ENTREPRENEUR COUNCIL

11. The Saskatchewan Entrepreneur Council should not deliver financial assistance programs to Saskatchewan entrepreneurs. However, there is a role for the Council to play in assessing the potential of existing private and public financial assistance programs, providing advice to entrepreneurs on the inter-relationship among existing programs, and identifying gaps or overlaps in the portfolio of existing programs.

12. The Advisory Board believes that investment in human resources must be a top priority for the Government of Saskatchewan if the province is to remain competitive.

13. The Entrepreneur Council should communicate on an ongoing basis, the financial programs and services which are available to Saskatchewan Entrepreneurs.

14. The Saskatchewan Entrepreneur Council should work in conjunction with all levels of the educational system to promote an awareness of entrepreneurship. The Council should also provide advice and input on new and existing programs at different educational levels, in relation to the educational needs of small businesses and entrepreneurs.

15. The Entrepreneur Council can facilitate the development of networking mechanisms which will benefit new and existing entrepreneurs.

16. The Saskatchewan Entrepreneur Council should promote the contributions entrepreneurs make to the Saskatchewan economy, as a means of changing the current societal attitude towards entrepreneurship. The Council will have to take the lead in promotion and act as a coordinator with other participating organizations and individuals.

17. **An important element to the Advisory Board's conclusions is that the Council's mandate must be flexible.**

FOOTNOTES

1. Source: Statistics Canada; Business Microdata Integration and Analysis and Small Business Statistics, 1978 - 1985 (unpublished) A Statistical Profile of Small Business in Saskatchewan (CFIB), page 5.

2. A modification of a definition provided by Messrs. Kent, Sexton and Vesper in their book entitled Encyclopedia of Entrepreneurship, page 10.

3. Canadian Federation of Independent Business; Membership Survey Results, August, 1987. CFIB Submission to Honourable Bill McKnight, Minister responsible for Western Diversification, regarding proposals for Community Development and Diversification in Western Canada, February 12, 1988, Appendix F.

APPENDIX 1: INDIVIDUALS AND GROUPS MAKING FORMAL PRESENTATIONS TO THE SASKATCHEWAN ENTREPRENEUR INSTITUTE ADVISORY BOARD

The Advisory Board solicited presentations from the following individuals, associations and other interest groups. More than 20 formal presentations were made to the Advisory Board. The representative groups and individuals came from all sectors of the economy, ranging from consulting firms to business associations. Through this process, the Advisory Board obtained numerous opinions on present programs, programming gaps and objectives for an Entrepreneur Institute.

FEBRUARY 15, 1988 REGINA:
Joel Young,
Department of Regional Industrial Expansion

MARCH 14, 1988 REGINA:
Warren Hannay,
Saskatchewan Banking Association

Dick Gallagher,
Saskatchewan Banking Association

Paul Hartung,
Junior Achievement of South Saskatchewan

Sylvia Kish,
Saskatchewan Chamber of Commerce

Joe Anton,
Chartered Accountants of Saskatchewan

John Florek,
Chartered Accountants of Saskatchewan

MARCH 28, 1988 REGINA:
International Association for Students of Economics and Commerce,
University of Regina

Don Jesse,
City of Regina

Fred Wagman,
Regina Chamber of Commerce

Sherri Crone,
Regina Chamber of Commerce

Students' Association, Faculty of Administration,
University of Regina

Jim Mason,
Faculty of Administration, University of Regina

Margo McMahon,
Faculty of Administration, University of Regina

MARCH 29, 1988 SASKATOON:
Charlie Trask
John Brennan,
Faculty of Commerce, University of Saskatchewan

Asit Sarkar,
Faculty of Commerce, University of Saskatchewan

Colin Boyd,
Faculty of Commerce, University of Saskatchewan

International Association for Students of Economics and Commerce,
University of Saskatchewan

Students' Association, Faculty of Commerce
University of Saskatchewan

Wayne Zimmer,
Saskatchewan Association of Rehabilitation Centres

Dave Fairlie,
City of Saskatoon

MAY 6, 1988 SASKATOON:
Dennis Young,
Canadian Association of Single Industry Towns

MAY 30, 1988 REGINA:
Tom Bryant,
Brystra Consultants

Chris LaFontaine,
Gabriel Dumont Institute

Faculty of Engineering,
University of Regina

Ken Christoffel,
Young Entrepreneurs of Saskatchewan

Kevin Dewalt,
Young Entrepreneurs of Saskatchewan

Bill Russell,
Solutions Group

Patricia McWilliams,
Saskatchewan Institute of Applied Science and Technology

AUGUST 4, 1988 REGINA:
John Doran,
Management Training Systems Ltd.

AUGUST 26, 1988 REGINA:
Ron Kesslar,
Ron Zukowsky,
Ray Mantovich,
Department of Consumer and Commercial Affairs

APPENDIX 2: SASKATCHEWAN ENTREPRENEUR INSTITUTE ADVISORY BOARD REGIONAL MEETING SCHEDULE

The Advisory Board also held public meetings where over 400 existing business people, entrepreneurs, and other interested individuals were invited to present their views on entrepreneurship. Public meetings took place in North Battleford, Prince Albert, Melfort, Saskatoon, Carlyle, Swift Current, Melville, Assiniboia and Regina. The invited individuals were selected based on their involvement with the Saskatchewan Economic Development Association, local Chambers of Commerce/Boards of Trade, Community Economic Development Committees and Business Resource Centres. During the consultation process, Advisory Board members also visited high schools in Saskatoon, Melville and Assiniboia to assess students' perceptions of entrepreneurship. The list of meeting dates and locations are given below.

MAY 4, 1988:

Tropical Inn,
North Battleford

MAY 5, 1988:

McIntosh Mall,
Prince Albert

Heritage Inn,
Melfort

MAY 6, 1988:

Premier's Office,
Saskatoon

MAY 24, 1988:

Skyline Motor Inn,
Carlyle

MAY 25, 1988:

Prince William Inn,
Melville

MAY 26, 1988:

Elks Hall,
Assiniboia

Horseshoe Lodge,
Swift Current

MAY 30, 1988:

University of Regina,
Regina

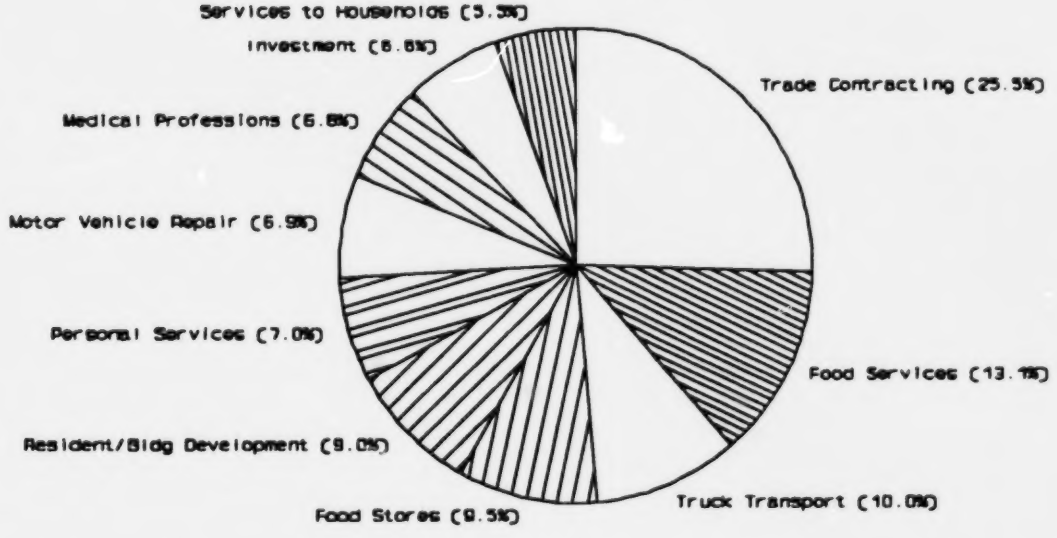
APPENDIX 3: SASKATCHEWAN BUSINESS PROFILE

Most non-agricultural Saskatchewan employer firms are small, with over 93 per cent having fewer than 50 employees, and almost 70 per cent having fewer than 5 employees. Firms with more than 50 employees, however, account for almost 66 per cent of business payrolls and slightly more than 60 per cent of employment. Employer firms which do not produce goods dominate the economy, accounting for 12 times more firms, 4 times more payroll, and 6 times more employment than the goods producing employer firms.[Note 1] Over 64 per cent of the current employing firms have been created since 1978, but these new firms account for only about 23 per cent of payroll and nearly 27 per cent of employment. Of the employer firms with continuous employment from 1978 to 1986, only 54 per cent have increased their employment.

If a small business is defined as having less than 50 employees, then in 1986, there were 29,785 firms with a total payroll of $2.261 billion and 131,800 full years of employment. The service sector was by far the largest, with 36.4 per cent of firms, 33.7 per cent of payroll, and 41.3 per cent of employment. The next largest sector was retail trade, with 20.2 per cent of firms, 17.1 per cent of payroll, and 20.4 per cent of employment. [Note 2]

Percentage of Total Saskatchewan Businesses

By Line of Business



Industries with more than 800 firms [Note 3]

During 1985, 5840 employer firms were formed in Saskatchewan, of which 80.9 per cent had fewer than five employees and 95.1 per cent had fewer than fifty employees. The service sector witnessed the most starts (27.3 per cent), followed by retail trade (14.1 per cent) and construction (13.6 per cent). The fewest starts occurred in mining (0.9 per cent), manufacturing (2.5 per cent), wholesale trade (3.4 per cent), and finance/insurance/real estate (5.5 per cent). However, the average employment at start-up was greatest in the service (3.5) sector, manufacturing (2.7),and mining (2.3). [Note 4]

In 1986, the former Department of Tourism and Small Business contracted the University of Regina to study new business owners.[Note 5] New business owners were defined as those who had registered with the Workers' Compensation Board in the previous year. Highlights of the study results include:

- the three major identified reasons for starting a business were wanting to be their own boss; possessing previous experience; and going into business as a money making venture;
- 24.3 % of the sampled survey businesses were started by women;
- the majority of business owners (43.8%) are between the ages of 30 to 44 years old;
- in addition to operating their business, one in every five business owners was employed elsewhere; and
- 18.2% of the business owners surveyed had not completed high school.

Notes:

1. Source: Statistics Canada; Employment Dynamics by Province, Industry Classification, Firm Size and Life Status, 1978 - 1986 (Unpublished, 1988).

2. Ibid #1.

3. Source: Statistics Canada; Business Register, 1987.

4. Source: Statistics Canada; Employment Creation by Province, Industry Classification, Firm Size and Life Status, 1985 - 1986.

5. University of Regina, A Survey of Small Business in Saskatchewan, May 1986. A New Business Survey 1986, printed October 1987.

APPENDIX 4: ENTREPRENEURSHIP IN OTHER JURISDICTIONS

Provincial Initiatives

Within Canada, several provinces have created organizations to support entrepreneurship. These organizations have a variety of goals, from training and research to financial support. Many of these agencies work in conjunction with existing organizations within the educational system, government, and the private sector. As a result of the regional differences, the goals and objectives of these organizations vary widely.

Ontario:

Established in 1981, the Canadian Industrial Innovation Centre/Waterloo is an independent, private, not-for-profit corporation associated with the University of Waterloo and sponsored by the federal government. The Innovation Centre is also supported by a grant from Canadian Patents and Development Limited and through a contribution arrangement with the National Research Council. The staff of ten professionals provide a wide range of services, including:

1. market research which involves acting as business analysts and advisors, gathering and interpreting information from many sources and finding new opportunities;
2. helping innovators by assessing technical strength, conduct market research, evaluating commercial potential, managing development, assisting in venture planning and providing training;
3. contracted design and development services which involves using an interdisciplinary team to work on a specific project; and
4. assisting inventors by providing a low cost, professional and confidential evaluation of the strengths and weaknesses of a specific business idea.

A recent initiative by the Canadian Industrial Innovation Centre/Waterloo is a service entitled "The Enterprise Planning System". This service is a confidential, low cost program designed to objectively analyze the skills of an entrepreneur, evaluate business ideas and guide the individual through the preparation of a business plan.

Quebec:

The Quebec government actively promotes entrepreneurship within their province by providing a support service to and for entrepreneurs. In addition to promoting an entrepreneurial culture, the Quebec government also assists various institutions and organizations involved with entrepreneurship.

The academic community has taken a keen interest in the study of entrepreneurship. Universities like Quebec and Trois Rivieres, have extensive applied and academic research programs related to this issue.

The private sector is also involved with entrepreneurship. An example is the Foundation for Entrepreneurship. This Foundation, established in 1980, has a mission to identify and free individual entrepreneurial spirit to maximize their contribution to the economy's well-being. One of the Foundation's recent successes was the publication of a weekly series of entrepreneurial articles in a major regional newspaper. In addition to being a self-help process for potential entrepreneurs, this particular project also made the public more appreciative of the entrepreneurial process and, indeed, the importance of entrepreneurship to their society.

Alberta:

The Northern Alberta Institute of Technology (NAIT) has created a Centre for Entrepreneurship. This Centre is part of the Continuing Education Division at NAIT and operates as other units do within the division. The Centre has taken a two pronged approach, providing training programs/classes and counselling/workshop services. The training programs

are designed so they may be tailored to the needs of a particular group.

The Centre is involved in both the development and delivery of training programs. Development involves identification and analysis of training needs, curriculum design, material preparation, and creation of student support services. The delivery mechanism includes promotion of courses, selection of instructors, class scheduling and evaluation. Students are charged regular fees for the courses and this is the Centre's main source of income. Counselling is integrated within the training programs and assists ongoing businesses and planned start-ups. Besides the information resources available through NAIT, the Centre also has its own business library.

The goals of the Centre for Entrepreneurship are to provide education and information in the Edmonton area for people who wish to become or are already self-employed. The Centre seeks to cooperate with and assist other organizations in the promotion, development and delivery of entrepreneurial activities. The Centre is also providing support and encouragement for the creation of entrepreneurial educational activities at other post secondary institutes in Alberta.

The Centre for Entrepreneurship provides assistance and development for three target groups. They are:

1. potential entrepreneurs, described as people who have some interest in becoming self employed but require more information before reaching the decision to go into business;
2. entrepreneurs, described as people who have committed themselves to self employment and are actively engaged in running or starting a business of some type; and
3. owner/operators, described as people engaged in managing a business in which they have a majority interest.

The Centre is headed by a manager at the Associate Dean level. The Centre has an advisory committee as its executive body, consisting of prominent Edmonton business people who provide on-going input and contact with the community. The Centre was designed to function in an entrepreneurial mode and is attempting to operate on a self-funding basis. At the present time the Centre receives partial funding from Alberta Career Development and Employment. The Centre for Entrepreneurship has a total of 4 full time staff, not including the manager, and has several part-time staff. The staff is comprised of 2 full time instructors, 2 part time instructors, 1 library technician and 1 clerk/typist. The Centre has an annual operating budget of between $300,000 and $400,000.

Federal Initiatives - National Institute

The Government of Canada has recently announced the creation of a National Entrepreneur Institute with the stated objectives of promotion of entrepreneurship and the pursuit of excellence in business development in all parts of the country. The National Institute will work in association with interested groups to promote the generation of wealth, job creation, and to maintain the competitiveness required to keep Canada in the first rank of 21st century economic powers.

One of the National Institute's objectives will be to establish and maintain an interactive network in co-operation with regional centres of entrepreneurship. The Institute will review the state of research on entrepreneurship and define priorities by periodic reviews to help identify needs within the country. The Institute will also assess, on an ongoing basis, educational programs for promoting entrepreneurship and new program developments.

The foremost objective of the National Institute will be promotion of a culture for entrepreneurship and enterprise development. The Institute is being designed as a leading force in advancing the interests of small business and entrepreneurs. It will undertake

programs and promotion to encourage business start-ups and nurture growth of young firms. The organization will pursue regional economic expansion by working in conjunction with regional organizations which are cultivating entrepreneurship.

The National Institute will have an appointed executive body guiding its direction. Part of executive will be made up from federal government departments, including Regional Industrial Expansion, Small Business and Tourism, Western Diversification Office, and the Federal Business Development Bank. Other members of the executive are to come from the private sector and academic community.

United States Organizations

The United States has a host of programs and organizations designed to assist small business and the entrepreneur. The U.S. Government has the Small Business Administration department. There are state government agencies which mirror the activities of provincial departments assisting small businesses. There are also a large number of private sector organizations whose goal is to promote entrepreneurship. These organizations take many forms, from affiliations with universities to purely for-profit companies. There is now a service industry in the U.S. which specifically caters to the entrepreneur and small business person.

Sol C. Snider Entrepreneurial Centre:

The Sol C. Snider Entrepreneurial Centre was founded in 1973 is located at the Wharton School of the University of Pennsylvania. The Centre is a privately funded organization engaged in 3 major activities; research, education, and entrepreneurial development. Much of this Centre's effort is devoted to entrepreneurship research and supports this activity at other universities world wide. The Centre was one of the first in the United States to develop a full program of entrepreneurial studies for both undergraduates and graduates. The Centre maintains an Entrepreneurial Fund which provides up to $50,000 annually for student business start-ups at the school.

The Entrepreneurial Centre is also the location of the main Pennsylvania Small Business Development Centre, which administers 13 SBDC's throughout the state. In the past decade, these centres have assisted over 60,000 small businesses. The Entrepreneurial Centre offers prospective and established entrepreneurs professional quality consulting services in all areas of business management. Special programs and counsellors are available for legal counselling, engineering and technical assistance, new product development, international trade and government procurement.

The Sol C. Snider Entrepreneurial Centre has an executive advisory board made up of 13 members, including the chairman. All members come from the private sector, with a majority being chief executive officers of major companies. At present, half of the board members are from large U.S. or multinational firms.

United Kingdom Initiatives

Business in the Community:

Business in the Community (BIC) is an organization which works in partnership with business, central and local governments, chambers of commerce, trade unions, professional and educational organizations. Participating members support the work of BIC in several ways; contributing financially, by providing staff to BIC, local partnerships with small business and by becoming involved in a wide range of pilot schemes and other local activities. A senior member of each organization, upon becoming a member of BIC, is invited to join its Governing Council. A Board of Directors is drawn from member organizations and is responsible for strategy and new initiatives. The day to day operations of BIC are supervised by a Chief Executive with most of the staff being seconded from commerce, industry, and government

sector. In addition, BIC has volunteer employees.

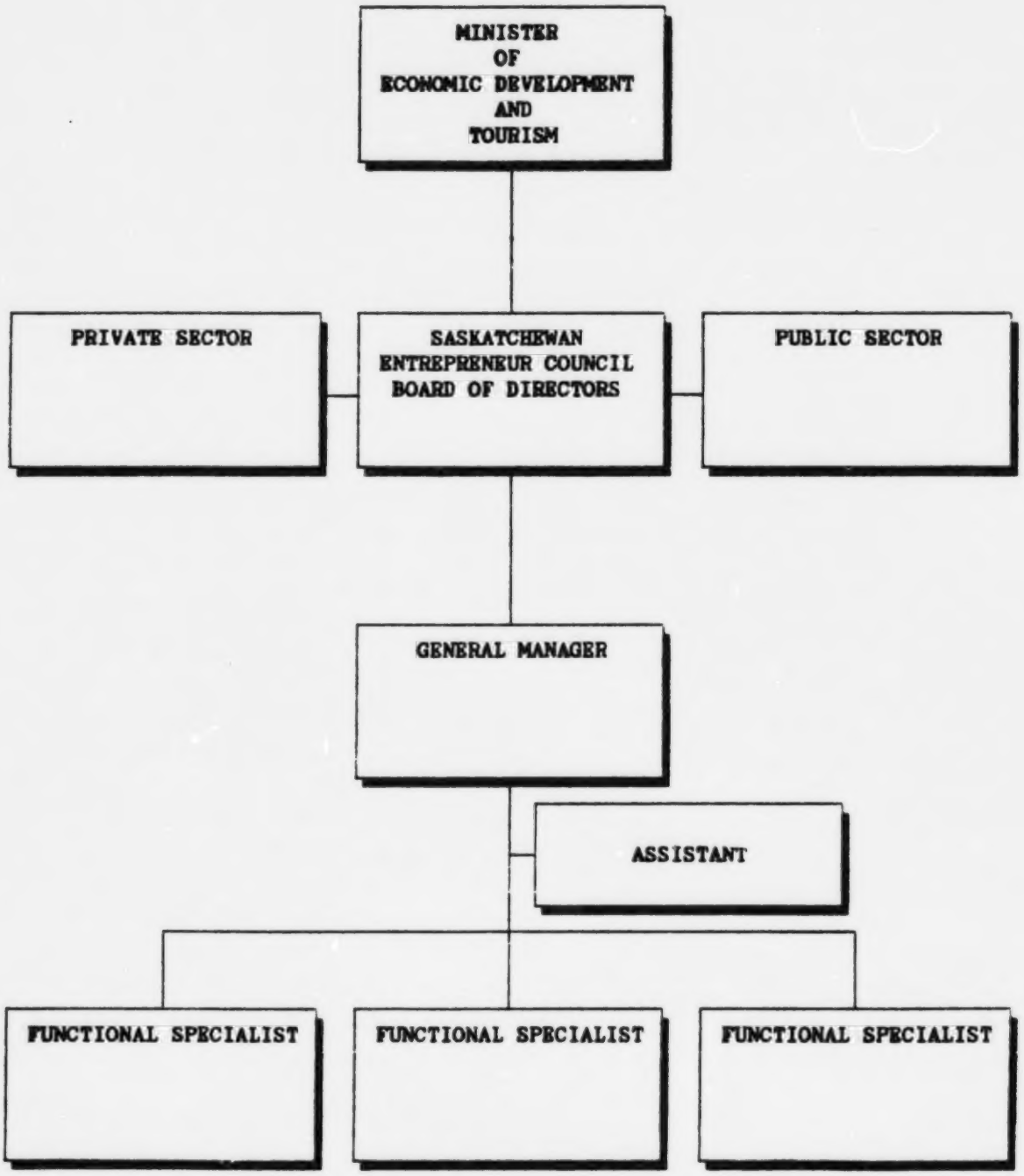
The Business in the Community organization helps set up and support independent business-led local partnerships, usually taking the form of "Enterprise Agencies". The role of these agencies is to assist in the development of new and existing small businesses in an effort to promote economic growth and increase employment opportunities in the communities. The objective of the Enterprise Agency is to respond through practical action to the economic, social and environmental needs of their communities.

A principal activity common to these Enterprise Agencies is providing advice and counselling in support of creation and development of viable small businesses. The majority of the agencies are private sector controlled but they do work in partnership with the public sector and other organizations. The agencies most often take the form of companies which are non-profit making for their members. In addition to counselling the Enterprise Agencies provide a range of services which support the development of small businesses, including workshops, organizing business training courses and bringing together providers of finance with small businesses seeking financing.

Enterprise Agencies advise businesses and people with job creation potential in such areas as the preparation of business plans, gaining planning approvals and how to arrange financing. The Agency provides specialist expertise, management training, and assistance in liaising with local authorities. In many cases the agencies may also provide work space for small businesses, assist with trade shows and exhibitions, and sponsors "Meet the Buyer" expositions. These agencies also act as lobby groups to ensure that prospective new businesses are given priority treatment.

A typical Enterprise Agency is an incorporated society funded by the area's business community. The agency has a controlling board of 10 members who are generally representative of its funding groups but also encompass the broader community. The board members have a range of experience including local, administrative, financial, legal, and management skills. Funding for an Enterprise Agency typically runs around $400,000 to $600,000 per year. There are a total of 13 BIC regions in the United Kingdom, in which the number of Enterprise Agencies can vary from 3 or 4 to 20 for more heavily populated areas.

APPENDIX 5: STRUCTURE OF THE COUNCIL



APPENDIX 6: SUPPLEMENTARY MATERIAL RELATED TO THE FINAL REPORT OF THE SASKATCHEWAN ENTREPRENEUR INSTITUTE ADVISORY BOARD

The Saskatchewan Entrepreneur Institute Advisory Board compiled several documents that served as important background material for the Board's discussions and recommendations. These documents are not incorporated within this report but are available from the Business Library, Department of Economic Development and Tourism, Regina by requesting the "Compendium of Background Material to the Saskatchewan Entrepreneur Institute Advisory Board, September, 1988". This compendium includes the following:

1. Selected Readings on Entrepreneurship Training, October, 1987
   As a prelude to the first meeting of the Advisory Board, support staff from the Department of Economic Development and Tourism compiled a series of articles related to entrepreneurship. These articles, made available to all Advisory Board members, were important background source which helped stimulate discussion.

2. Directory of Programs and Services to Entrepreneurs, March, 1988
   At the request of the Advisory Board, support staff collected and consolidated information regarding the various programs and services which are available to Saskatchewan entrepreneurs. (These directories were distributed to individuals attending the public meetings.)

3. List of Invitees to the Public Meetings
   As mentioned within the report, some 400 individuals were invited to the Advisory Board's regional meetings. These individuals were selected on the basis of their involvement with the Saskatchewan Economic Development Association, local Boards of Trade/Chambers of Commerce, Community Economic Development Committees and the Department of Economic Development and Tourism's Business Resource Centres.

4. Public Meeting Summary
   A summary of the comments made at the regional meetings was compiled. This summary outlined by meeting location, the issues expressed, the results of the distributed questionnaire, and the names of the attendees.

5. Formal Presentation Notes
   Advisory Board support staff prepared summary notes on each presentation, made by a representative group or individual, to the Advisory Board. These notes were subsequently sent to the presentee and vetted by them.

APPENDIX 7: SASKATCHEWAN ENTREPRENEUR INSTITUTE ADVISORY BOARD MEMBERS

Chairman
Alan E. Nicholson, President
Westrock Management
Chateau Towers
Suite 1660
1920 Broad Street
REGINA, Saskatchewan
S4P 3V2

Ken McNabb, Ass't Deputy Minister
Economic Development and Tourism
5th Floor, Ramada Renaissance
1919 Saskatchewan Drive
REGINA, Saskatchewan
S4P 3V7

Marlow Ross, Proprietor
c/o Ross Funeral Homes
123 - 4th Avenue East
ASSINIBOIA, Saskatchewan
S0H 0B0

Elizabeth Crosthwaite, Ass't Deputy Minister
Training Division
Department of Education
3rd Floor, 2220 College Avenue
REGINA, Saskatchewan
S4P 3V7

Brian Larrivee, President
Mayberry Consultants Ltd.
c/o Pacific Western Trust
242 - 22nd Street East
SASKATOON, Saskatchewan
S7K 0E6

Pamela Shaheen, Proprietor
c/o Glitter Incorporated
1024 Winnipeg Street
REGINA, Saskatchewan
S4R 8P8

Eleanor Rock, Proprietor
P.O. Box 533
MELFORT, Saskatchewan
S0E 1A0

Murray R. Hutchings, Dean
Faculty of Administration
University of Regina
REGINA, Saskatchewan
S4R 0A2

Gordon Keats, Branch Representative
East Central Branch
Saskatchewan School Trustees Association
P.O. Box 2031
MELVILLE, Saskatchewan
S0A 2P0

Constance Young (Resigned)
P.O. Box 67
CARLYLE, Saskatchewan
S0C 0R0

Wayne Steadman, General Manager
c/o Genes Ltd.
2017 Osler Street
REGINA, Saskatchewan
S4P 1W5

John Lalonde
P.O. Box 189
SHELL LAKE, Saskatchewan
S0J 2G0